

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CANDACE KIWANA ALMORE

Debtor(s)

Case No. 09-44143

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2009.
- 2) The plan was confirmed on 01/28/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/07/2013, 01/09/2013.
- 5) The case was completed on 01/30/2013.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,037.00.
- 10) Amount of unsecured claims discharged without payment: \$184,252.07.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,074.80
Less amount refunded to debtor	\$26.80

NET RECEIPTS: \$15,048.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,403.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$792.96
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,195.96

Attorney fees paid and disclosed by debtor: \$97.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCA	Unsecured	249.40	NA	NA	0.00	0.00
BETA FINANCE	Unsecured	1,935.37	2,058.20	2,058.20	454.29	0.00
CAPITAL ONE BANK USA	Unsecured	778.00	778.39	778.39	169.88	0.00
CAPITAL ONE NA	Unsecured	NA	1,249.91	1,249.91	275.88	0.00
CITI FINGERHUT	Unsecured	403.00	NA	NA	0.00	0.00
COMCAST	Unsecured	198.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	80.00	748.74	748.74	165.26	0.00
FIRST PREMIER BANK	Unsecured	625.00	NA	NA	0.00	0.00
GERALD WINE CRAIG SABIN DBA	Unsecured	1,229.00	NA	NA	0.00	0.00
IIT STUDENT LOAN OFFICE	Unsecured	6,000.00	8,668.50	8,668.50	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	708.20	708.20	156.31	0.00
JPMORGAN CHASE BANK NA	Secured	148,611.00	156,491.02	161,358.55	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	4,867.53	4,300.00	4,300.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,860.00	NA	NA	0.00	0.00
OAK PARK DENTAL GROUP	Unsecured	1,229.00	1,545.94	1,545.94	341.22	0.00
PEOPLES GAS	Unsecured	478.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,027.00	1,123.21	1,123.21	249.82	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,184.00	459.56	429.56	94.81	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,729.00	2,702.56	2,702.56	596.51	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,466.00	1,466.48	1,466.48	323.68	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	521.00	526.98	526.98	116.32	0.00
PREMIER BANK CARD	Unsecured	NA	625.21	625.21	138.00	0.00
PREMIER BANK CARD	Unsecured	516.00	516.29	516.29	113.96	0.00
REMODELERS SUPPLY CENTER	Unsecured	356.00	NA	NA	0.00	0.00
REMODELERS SUPPLY CENTER	Secured	300.00	0.00	300.00	300.00	12.88
REWARD ZONE PROGRAM BEST BU'	Unsecured	400.00	NA	NA	0.00	0.00
RUSH OAK PARK HOSPITAL	Unsecured	153.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SVCS	Unsecured	91,556.00	91,837.98	91,837.98	0.00	0.00
SALLIE MAE SERVICING	Unsecured	8,150.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	8,129.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	7,028.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE SERVICING	Unsecured	6,782.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	6,261.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	5,802.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	5,667.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	5,639.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	5,259.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	2,016.00	NA	NA	0.00	0.00
SALLIE MAE SERVICING	Unsecured	560.00	NA	NA	0.00	0.00
SST COLUMBUS BK & TRUST	Unsecured	2,039.00	NA	NA	0.00	0.00
T MOBILE FORMERLY VOICESTREAM	Unsecured	884.00	NA	NA	0.00	0.00
TITLEMAX OF ILLINOIS	Secured	2,750.00	3,127.86	2,750.00	2,750.00	209.82
TITLEMAX OF ILLINOIS	Unsecured	NA	0.00	377.86	83.40	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$161,358.55	\$0.00	\$0.00
Mortgage Arrearage	\$4,300.00	\$4,300.00	\$0.00
Debt Secured by Vehicle	\$2,750.00	\$2,750.00	\$209.82
All Other Secured	\$300.00	\$300.00	\$12.88
TOTAL SECURED:	\$168,708.55	\$7,350.00	\$222.70
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$115,364.01	\$3,279.34	\$0.00

<u>Disbursements:</u>	
Expenses of Administration	<u>\$4,195.96</u>
Disbursements to Creditors	<u>\$10,852.04</u>
TOTAL DISBURSEMENTS :	<u>\$15,048.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/30/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.